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**FILED**

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF OKLAHOMA

NOV 04 1998

TIMOTHY R. WALBRIDGE, CLERK  
U.S. BANKRUPTCY COURT  
NORTHERN DISTRICT OF OKLAHOMA

Daniel Carl Young

Debtor(s)

No. 98-02981-M

Chapter 13

RE: Creditor: United States  
Proof of Claim

**JOURNAL ENTRY OF JUDGMENT**

On the third day of November, 1998 the above styled and numbered case came on for hearing before the undersigned Judge. The following parties were present: Debtor, Daniel Young, Debtor's Counsel, Blake A. Johnson, the attorney for the creditor, United States, Evan Davis, and the Bankruptcy Trustee, Lonnie Eck. Hearing was held to consider the Defendant's Objection, filed on August 27, 1998, to the United States Proof of Claim filed on or about August 17, 1998. The Court also considered the responses filed by the United States on or about October 26, 1998 and by the Debtor on October 28, 1998.

The issue before the Court was to whether certain real property held by the Debtor in joint tenancy could be excluded from the bankruptcy estate and if not what is its proper valuation for purposes of determining secured interest.

The Court after having considered the pleadings filed by the parties, the argument presented in open Court by the parties, the evidence presented by the Plaintiff and being fully advised of the premises, finds: (1) that the subject property shall not be excluded from the bankruptcy estate and (2) shall be valued at \$4,000.00.

**IT IS THEREFORE ORDERED, ADJUDGED AND DECREED** by this Court, that

RECORDED 11-6, 1998.  
Clerk, U.S. Bankruptcy Court  
Northern District of Oklahoma

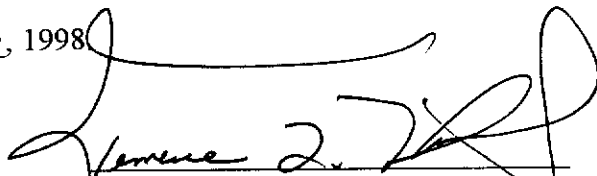
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the property referred to as the home of Ms. Dorothy Young, Lot 22 Block 14, Broken Arrow Heights, for which the Debtor holds a one-third joint tenancy interest in shall not be excluded from or disclaimed as part of the bankruptcy estate.

**IT IS FURTHER ORDERED, ADJUDGED AND DECREED** by this Court, that the above noted property shall be valued at \$4,000.00.

**IT IS FURTHER ORDERED, ADJUDGED AND DECREED** by this Court, that the parties will amend, where applicable, their respective proof of claim, schedules and bankruptcy plan to conform with this court ruling.

**DATED** this 4<sup>th</sup> day of November, 1998

A handwritten signature in black ink, appearing to read "Lawrence S. [unclear]", written over a horizontal line.

Judge of the United States Bankruptcy Court  
for the Northern District of Oklahoma